

## **Market Research: Critical Input to Exchange Success**

<b>Market Research Areas</b>	<b>Questions Every State Should Be Able to Answer</b>
<b>COMPETITION</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Which issuers are in the individual and small group markets?               <ul style="list-style-type: none"> <li>○ In which service areas?</li> <li>○ Are they likely to participate in Exchanges in current services areas? In new ones?</li> </ul> </li> <li><input type="checkbox"/> Which geographic areas are most in need of additional competitors?</li> <li><input type="checkbox"/> What additional players might enter local markets (e.g., national issuers, Medicaid MCOs, integrated provider networks, CO-OPs)? What are the barriers for them doing so?</li> </ul>
<b>COVERAGE</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> What are the current levels of enrollment in health coverage by category (e.g. individual, Medicaid)? In 2014?</li> <li><input type="checkbox"/> What are the demographics of people less likely to enroll in 2014 (e.g. age, income, geography)?</li> <li><input type="checkbox"/> Which distribution channels are best suited to respond to new populations in 2014?</li> <li><input type="checkbox"/> What is churn estimated to be in 2014 (e.g. between sources of coverage, issuers, provider networks)?</li> </ul>
<b>COST</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> What are the estimate premiums by product level (e.g. silver)? After subsidies? Total Out of Pocket after cost sharing reduction?</li> <li><input type="checkbox"/> How will premiums vary by demographic (e.g. age, geography)? Compared to previous premium levels?</li> <li><input type="checkbox"/> Where is there vulnerability to adverse selection?</li> </ul>

<p><b>PROVIDER ACCESS</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> What is current provider access? <ul style="list-style-type: none"> <li>○ By provider types (e.g., primary care, specialists, facility)?</li> <li>○ By geographic areas?</li> </ul> </li> <li><input type="checkbox"/> What is utilization projected to be in 2014 and beyond as more consumers have access to insurance? <ul style="list-style-type: none"> <li>○ Potential impact on provider capacity?</li> </ul> </li> </ul>
<p><b>QUALITY &amp; INNOVATION</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> What are the current quality reporting requirements or standards for issuers in your State (e.g., HEDIS measures, NCQA accreditation)?</li> <li><input type="checkbox"/> How else will your State monitor and identify gaps in quality (e.g., # of complaints, # of appeals, disenrollment, and consumer satisfaction) in 2014?</li> <li><input type="checkbox"/> Will existing consumer assistance programs meet future customer needs? <ul style="list-style-type: none"> <li>○ Are consumers using current report cards? (e.g., number of web site hits)?</li> <li>○ Do consumers find this information helpful? How can it be improved?</li> <li>○ What kind of reporting will new Exchange consumers want or need?</li> </ul> </li> </ul>

**TOTAL** \_\_\_\_\_